

The complaint

Mr U is unhappy that Home Retail Group Card Services Limited, trading as Argos Card, have reported missed payments to his credit file.

What happened

Mr U had a credit account with Argos which required him to make at least the contractually required minimum payment on a monthly basis, by the 26th of each month. However, Mr U didn't make his contractually required payments to the account in October and November 2024, and as a result Argos reported missed payments to his credit file for those months.

Mr U complaint to Argos about the missed payment markers and explained that the reason he'd missed the payments was because his wife had been in hospital giving birth to their child, and had experienced complications which had kept her in hospital for some time. But Argos didn't feel that they'd done anything wrong by accurately reporting the missed payments to Mr U's credit file. Mr U wasn't satisfied with Argos' response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Argos had acted unfairly by reporting the missed payments and so didn't uphold the complaint. Mr U remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's evident from Mr U's payment history with Argos that he makes his monthly payments manually. And Mr U has explained that the reason he missed the 26 October and 26 November payments was because his wife was in hospital giving birth to their child and experienced some complications from doing so that kept her and their newborn child in hospital.

In consideration of Mr U's explanation, I can understand why making his monthly Argos payment wouldn't have been a priority for him at that time. But it doesn't follow from this that Argos have acted unfairly by reporting the payments that Mr U missed as missed payments to his credit file. Indeed, like all credit providers, Argos have an obligation to make accurate reports to the credit reference agencies. And in this instance, Argos' reporting that Mr U missed his October and November 2024 payments is accurate.

Mr U could have set up an automated form of monthly payment, such as a direct debit or a standing order, which would have ensured that the minimum monthly payment required on the account was made, even while Mr U's attention was understandably focused on his family.

But because Mr U didn't use such automated payment options (or if, for any reason, those options weren't available to him), then this means that the responsibility sat with Mr U as the

account holder to make the required monthly payments to the account. And I'm satisfied that this responsibility fairly remained with Mr U even in consideration of the personal circumstances surrounding the birth of his child that he has explained.

Ultimately, Mr U did miss the October and November 2024 payments, and so I feel it's fair that this is accurately reflected in his credit file. And while Mr U's wife being in hospital explains why Mr U missed those payments, it doesn't change the fact that those payments were missed. And for these reasons, I'm satisfied that Argos' reporting of those missed payments to Mr U's credit file is accurate and is not unfair.

All of which means that I won't be upholding this complaint against Argos or instructing them to take any corrective action here. I realise this won't be the outcome Mr U was wanting, but I hope that he will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 7 July 2025.

Paul Cooper
Ombudsman